

USDA RURAL DEVELOPMENT
Strategic Plan for Fiscal Years 2005 – 2010
Southern New England Jurisdiction Localized Goals
Massachusetts, Connecticut and Rhode Island

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The USDA
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Strategic Plan – Southern
New England Jurisdiction
Fiscal Years 2005 – 2010



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Strategic Plan

In August 2004, the national office of the USDA Rural Development Agency implemented a strategic plan for fiscal years 2005 through 2010. This document can be viewed at the following internet address:

<http://www.rurdev.usda.gov/rd/strategicplans/index.html>.

In compliance with the Government Performance and Results Act of 1993 (GPRA) and the Food and Agriculture Investment Act of 1996, the Southern New England Jurisdiction of Rural Development has developed its own localized strategic plan for fiscal years 2005 through 2010. The attached plan is a document that complements the national plan by stating the goals, objectives, and implementation strategies of Rural Development programs to the Southern New England service areas. At the same time, this plan goes beyond the national office for it seeks to understand rural development in three important New England states that are partially urban in character.

Overview of the Jurisdiction

The states of Connecticut, Massachusetts, and Rhode Island constitute the Southern New England Jurisdiction of the USDA Rural Development Agency. Densely populated and ethnically rich urban areas comprise significant portions of these states thereby minimizing the geographic area Rural Development may service. Among the three states, Massachusetts has the most eligible Rural Development zones. Massachusetts has 351 cities in towns within its borders; among them, 301 are considered rural in size and character according to the 1990 US Census. With only three major urban centers- Boston, Worcester, and Springfield, Rural Development extends its programs to some or all cities and towns within thirteen of the state's fourteen counties. Connecticut, the third-smallest state behind Delaware and Rhode Island, ranks among the highest states in the nation with excessive population densities and above average per-capita incomes. Outside the manufacturing and cosmopolitan centers of Hartford, Bridgeport, New London, New Haven, Norwalk, and Waterbury, Rural Development provides its services to eligible cities in all eight counties. Rhode Island is the smallest state in the nation with the second highest population density, thereby giving it least amount of eligible cities and towns for Rural Development programs. The cost of living in Rhode Island is disproportionate to its size. In 1996, Rhode Island was the only area in New England where the median income was not sufficient to purchase the average priced 1994 home.

The Southern New England Jurisdiction offers a wealth of services and programs to the cities, towns, businesses, and people of rural Massachusetts, Connecticut, and Rhode Island. A total of six offices – three in Massachusetts, two in Connecticut, and one in Rhode Island – are strategically placed throughout the Jurisdiction to meet the needs of the various rural communities. A State Office, located in Amherst, Massachusetts, administers and oversees the implementation of Rural Development programs in the three states.

Goals of the Southern New England Jurisdiction

To comply with the Rural Development overall vision of building a rural America that is healthy, safe, and prosperous place to live and work, the Southern New England Jurisdiction has defined two strategic goals: To increase economic opportunities in rural America and to improve the quality of life in rural America. To assuredly reach these goals, different objectives and implementation strategies have been written by a planning committee comprised of the State Director, the Assistant State Director, the Public Affairs Specialist, the Civil Rights Coordinator, the Diversity Manager, three members of the Equal Employment Opportunity Committee, and six Area Office Directors, three directors of Rural Development divisions, two state loan technicians, and three area loan technicians. The strategic plan for the Southern New England Jurisdiction for fiscal years 2005-2010 was developed with the input of the State Planning Team and closely linked to the national Office Strategic Plan. The attached exhibits summarize those activities:

1. 5-year strategic plan of the USDA Rural Development Southern New England Jurisdiction
2. strategic planning committee memo – December 9, 2003
3. strategic planning meeting memo – January 30, 2004
4. Notes from strategic planning committee meeting

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STRATEGIC GOALS AND OBJECTIVES

Goal 1: Increase Economic Opportunity in Rural America

Objective 1.1 - Enhance capital formation and support the creation of diverse, sustainable businesses.

1. Performance Measures

a. Create or save jobs through the financing of rural businesses.

- i. *Baseline:* 2003 -- Created or saved approximately 813 jobs through the financing of businesses in rural areas.
 1. Interim 2004 Accomplishment: 533*
 2. Interim 2005 Goal: 375 **
 3. Interim 2006 Goal: 375
 4. Interim 2007 Goal: 375
 5. Interim 2008 Goal: 375
 6. Interim 2009 Goal: 375
- ii. *Target:* 2010 -- Create or save 375 jobs in rural areas through the financing of businesses in rural areas.

* *B&I program reduced from \$1.2 billion to \$850 million*

** *B&I program reduced from \$850 to \$600 million*

b. Assist small rural businesses.

- i. *Baseline:* 2003 -- Provided financing to 16 small businesses.
 1. Interim 2004 Accomplishment: 10*Interim 2005 Goal: 8**
 2. Interim 2006 Goal: 8
 3. Interim 2007 Goal: 8
 4. Interim 2008 Goal: 8
 5. Interim 2009 Goal: 8
- ii. *Target:* 2010 -- Provide financing to 8 small businesses.

* *B&I program reduced from \$1.2 billion to \$850 million*

** *B&I program reduced from \$850 to \$600 million.*

c. Manage the Business and Industry Portfolio effectively to minimize the delinquency rate.

- i. *Baseline:* 2003 -- The Business and Industry guaranteed portfolio delinquency rate (excluding bankruptcy cases) was 5.7 percent.
 1. Interim 2004 Accomplishment: 3.8%
 2. Interim 2005 Goal: 7.0%*
 3. Interim 2006 Goal: 6.0%
 4. Interim 2007 Goal: 5.0%
 5. Interim 2008 Goal: 5.0%
 6. Interim 2009 Goal: 5.0%
- ii. *Target:* 2010 -- The Business and guaranteed portfolio delinquency rate (excluding bankruptcy cases) will be 5.0 percent or less.

* *We expect the surge in oil prices to have a negative effect on the majority of our accounts, which will take 1-2 years to recover.*

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Objective 1.2 - Enhance the ability of rural businesses to succeed by providing access to modern telecommunications.

1. Performance Measures

- a. Improve education and health services in rural areas through advanced technology.**
 - i. *Baseline:* 2003 -- Market/Outreach the telemedicine, distance learning and broadband program so as to generate 3 applications.
 - 1. Interim 2004 Accomplishment: 3
 - 2. Interim 2005 Goal: 2
 - 3. Interim 2006 Goal: 2
 - 4. Interim 2007 Goal: 2
 - 5. Interim 2008 Goal: 2
 - 6. Interim 2009 Goal: 2
 - ii. *Target:* 2010 -- Market/Outreach the telemedicine, distance learning and broadband program so as to generate 2 applications.

Objective 1.3 – Provide new opportunities for agricultural producers and rural businesses.

1. Performance Measures

- a. Adopt new or improved renewable energy/energy efficiency systems.**
 - i. *Baseline:* 2003 -- Market/Outreach the renewable energy program to agricultural producers and rural small businesses so as to generate 3 applications.
 - 1. Interim 2004 Accomplishment: 2
 - 2. Interim 2005 Goal: 2
 - 3. Interim 2006 Goal: 2
 - 4. Interim 2007 Goal: 2
 - 5. Interim 2008 Goal: 2
 - 6. Interim 2009 Goal: 2
 - ii. *Target:* 2010 -- Market/Outreach the renewable energy program to agricultural producers and rural small businesses so as to generate 2 applications.
- b. Assistance to proposed, new or expand value-added businesses.**
 - i. *Baseline:* 2003 -- 5 proposed, new or expanded value-added businesses assisted.
 - 1. Interim 2004 Accomplishment: 2*
 - 2. Interim 2005 Goal: 1
 - 3. Interim 2006 Goal: 1
 - 4. Interim 2007 Goal: 1
 - 5. Interim 2008 Goal: 1
 - 6. Interim 2009 Goal: 1
 - ii. *Target:* 2010 -- 1 of proposed, new or expanded value-added businesses will be assisted.

** VAPG funding reduced from \$26 million to \$11 million*

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c. Assist existing and prospective cooperative groups.

- i. *Baseline:* 2003 – 5 cooperatives and prospective cooperative groups assisted.
 - 1. Interim 2004 Accomplishment: 7
 - 2. Interim 2005 Goal: 6
 - 3. Interim 2006 Goal: 6
 - 4. Interim 2007 Goal: 6
 - 5. Interim 2008 Goal: 6
 - 6. Interim 2009 Goal: 6
- ii. *Target:* 2010 -- 6 cooperatives and prospective cooperative groups will be assisted.

d. Manage the CF/WWD Portfolio effectively to minimize the delinquency rate and ensure graduation to other credit.

- i. *Baseline:* 2003 -- The CF/WWD portfolio delinquency rate was 0% and .73% with 3 and 6 borrowers graduated.
 - 1. Interim 2004 Accomplishment: 0% and 0%, 7 and 12 borrowers.
 - 2. Interim 2005 Goal: Less than 1.0% for both and 4 - CF and 2 - WWD borrowers graduated.
 - 3. Interim 2006 Goal: Less than 1.0% for both and 4 - CF and 2 - WWD borrowers graduated.
 - 4. Interim 2007 Goal: Less than 1.0% for both and 4 - CF and 2 - WWD borrowers graduated.
 - 5. Interim 2008 Goal: Less than 1.0% for both and 4 - CF and 2 - WWD borrowers graduated.
 - 6. Interim 2009 Goal: Less than 1.0% for both and 4 - CF and 2 - WWD borrowers graduated.
- ii. *Target:* 2010 -- The CF/WWD portfolio delinquency rate will be maintained at less than 1.0%, with 4 – CF and 2 WWD borrowers graduated.

e. Maintain CF/WWD tracking systems and ensure that annual reporting requirements are in place.

- i. *Baseline:* 2003 – No state plan in place.
 - 1. Interim 2004 Accomplishment: No state plan in place.
 - 2. Interim 2005 Goal: Establish reporting and monitoring process to ensure that Area Office CF/WWD tracking systems are being maintained and that annual reporting requirements are enforced.
 - 3. Interim 2006 Goal: Establish reporting and monitoring process to ensure that Area Office CF/WWD tracking systems are being maintained and that annual reporting requirements are enforced.
 - 4. Interim 2007 Goal: Establish reporting and monitoring process to ensure that Area Office CF/WWD tracking systems are being maintained and that annual reporting requirements are enforced.
 - 5. Interim 2008 Goal: Establish reporting and monitoring process to ensure that Area Office CF/WWD tracking systems are being maintained and that annual reporting requirements are enforced.

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6. Interim 2009 Goal: Establish reporting and monitoring process to ensure that Area Office CF/WWD tracking systems are being maintained and that annual reporting requirements are enforced.
- ii. Target: 2010 – Establish reporting and monitoring process to ensure that Area Office CF/WWD tracking systems are being maintained and that annual reporting requirements are enforced.

Goal 2: Improve the Quality of Life in Rural America

Objective 2.1 - Provide decent, safe and affordable housing

1. Performance Measures

a. Help rural households buy a home of their own.

- i. *Baseline:* 2003 -- Helped 279 households purchase a home.
 1. Interim 2004 Accomplishment: 245 Households
 2. Interim 2005 Goal: 231 Households
 3. Interim 2006 Goal: 217 Households
 4. Interim 2007 Goal: 203 Households
 5. Interim 2008 Goal: 189 Households
 6. Interim 2009 Goal: 175 Households
- ii. *Target:* 2010 -- Help 161 households purchase a home.

b. Provided servicing to rural households to reduce first year delinquency.

- i. *Baseline:* 2003 – First year delinquency reduced to 2.13%.
 1. Interim 2004 Accomplishment: 3.70% Goal 2.11%
 2. Interim 2005 Goal: 2.09%
 3. Interim 2006 Goal: 2.07%
 4. Interim 2007 Goal: 2.05%
 5. Interim 2008 Goal: 2.03%
 6. Interim 2009 Goal: 2.01%
- ii. *Target:* 2010 – First year delinquency reduced to below 2%.

c. Support the President's Initiative to increase the number of minority homeowners.

- i. *Baseline:* 2003 -- 7.84 percent (7.4% CT; 9.3% MA; 0% RI) of all Section 502 direct & guaranteed loans to minority households to purchase affordable housing
 1. Interim 2004 Accomplishment: 7.83% (7.89 CT; 8.16 MA; 5.55 RI)
 2. Interim 2005 Goal: 8.45%
 3. Interim 2006 Goal: 8.76%
 4. Interim 2007 Goal: 9.07%
 5. Interim 2008 Goal: 9.38%
 6. Interim 2009 Goal: 9.69%
- ii. *Target:* 2010 -- 10 percent of all Section 502 direct and guaranteed loans to minority households for affordable housing. (7.4% CT; 9.3% MA 3.1% RI)

d. Help low-income and elderly families bring their homes to decent, safe and sanitary standards.

- i. *Baseline:* 2003 -- Helped 133 low-income and elder families bring their homes to decent, safe and sanitary standards.
 - 1. Interim 2004 Accomplishment: 147 households assisted.
 - 2. Interim 2005 Goal: 134 households assisted.
 - 3. Interim 2006 Goal: 135 households assisted.
 - 4. Interim 2007 Goal: 136 households assisted.
 - 5. Interim 2008 Goal: 137 households assisted.
 - 6. Interim 2009 Goal: 138 households assisted.
- ii. *Target:* 2010 -- Help 138 low-income and elder families bring their homes to decent, safe and sanitary standards.

- i. *Baseline: 2003 – Actual Direct 502 loan delinquency 14.74%*
 - 1. Interim 2004 Accomplishment: 14.05%
 - 2. Interim 2005 Goal: 13.96%
 - 3. Interim 2006 Goal: 13.57%
 - 4. Interim 2008 Goal: 12.78%
 - 5. Interim 2009 Goal: 12.39%
- ii. *Target: 2010 – Support CSC efforts to reduce actual 502 Direct loan delinquency to 12%.*

- i. **Baseline: 2003** – Based on the operating projects as of 9/30/03 99.35% of the proposed annual operating budgets in our jurisdiction had been received, reviewed and approved (100.0% MA, 100.0% CT and 92.31% RI), and as of 6/30/03 92.86% of the actual budgets due from borrower's 2002 operating year had been received, reviewed and accepted and/or the information had been entered correctly into MFIS (91.89% MA, 94.33% CT and 92.31% RI).
 1. **Interim 2004 Accomplishment:** 95.86% of proposed annual operating budgets are received, reviewed and approved before the start of the borrower's operating year and 93.47% of actual budgets due from borrower's prior FY have been received, reviewed and accepted. (*Actual Results pending*)
 2. **Interim 2005 Goal:** 95.86% of proposed annual operating budgets are received, reviewed and approved before the start of the borrower's operating year and 93.47% of actual budgets due from borrower's prior FY have been received, reviewed and accepted.
 3. **Interim 2006 Goal:** 96.29% of proposed annual operating budgets are received, reviewed and approved before the start of the borrower's operating year and 93.78% of actual budgets due from borrower's prior FY have been received, reviewed and accepted.
 4. **Interim 2007 Goal:** 96.71% of proposed annual operating budgets are received, reviewed and approved before the start of the borrower's operating year and 94.08% of actual budgets due from borrower's prior FY have been received, reviewed and accepted.

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5. Interim 2008 Goal: 97.14% of proposed annual operating budgets are received, reviewed and approved before the start of the borrower's operating year and 94.39% of actual budgets due from borrower's prior FY have been received, reviewed and accepted.
 6. Interim 2009 Goal: 97.57% of proposed annual operating budgets are received, reviewed and approved before the start of the borrower's operating year and 94.70% of actual budgets due from borrower's prior FY have been received, reviewed and accepted.
 - ii. Target: 2010 – 98% all proposed annual operating budgets are received, reviewed and approved before the start of the borrower's new fiscal year; 95% of borrower actual budgets due for the previous fiscal year are received, reviewed and accepted within 150 days of the end of the borrower's fiscal year.
- g. Maintain MFIS in order to monitor MFH portfolio and insure supervisory visits, property inspections and civil rights compliance reviews are conducted within the prescribed time periods.**
- i. Baseline: 2003 – As of 9/30/03, 92.21% (85.11% MA, 98.51% CT and 100% RI), 94.81% (90.54% MA, 98.51% CT and 100% RI) and 94.81% (90.54% MA, 98.51% CT and 100% RI) respectively of the supervisory visits, property inspections and compliance reviews due in 2003 had been completed and the information correctly entered into MFIS.
 1. Interim 2004 Accomplishment: 94.44%, 96.29% and 96.2% respectively of supervisory visits, property inspections and compliance reviews due are completed and the information correctly entered into MFIS. (Actual Results pending)
 2. Interim 2005 Goal: 94.44%, 96.29% and 96.2% respectively of supervisory visits, property inspections and compliance reviews due are completed and the information correctly entered into MFIS.
 3. Interim 2006 Goal: 95.55%, 97.03% and 97.03% respectively of supervisory visits, property inspections and compliance reviews due are completed and the information correctly entered into MFIS.
 4. Interim 2007 Goal: 96.66%, 97.77% and 97.77% respectively of supervisory visits, property inspections and compliance reviews due are completed and the information correctly entered into MFIS.
 5. Interim 2008 Goal: 97.77%, 98.51% and 98.51% respectively of supervisory visits, property inspections and compliance reviews due are completed and the information correctly entered into MFIS.
 6. Interim 2009 Goal: 98.88%, 99.25% and 99.25% respectively of supervisory visits, property inspections and compliance reviews due are completed and the information correctly entered into MFIS.
 - ii. Target: 2010 – 100% all supervisory visits, property inspections and compliance reviews will be completed when due and the information correctly entered into MFIS.

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- h. Monitor MFH unit vacancy and unused Rental Assistance units on a monthly basis and take appropriate action when a unit remains vacant for more than 2 consecutive months and a Rental Assistance unit is unused for more than one month.**
- i. *Baseline:* 2003 -- MFH unit vacancy is maintained at less than 5% of our total portfolio, as of 9/30/03 MFH jurisdiction vacancy was 2.75% (MA 3.08%, CT 2.55% and RI 2.12%); and the number unused Rental Assistance units in active Rental Assistance Agreements in our portfolio and in any individual project is no greater than 5% for three consecutive months, or for projects with less than 20 units no more than 1 unit for three consecutive months. Unused RA percentage in our jurisdiction as of 9/30/03 was 3.33% (MA 4.20%, CT 2.49% and RI 3.44%)
 - 1. Interim 2004 Accomplishment: Jurisdictional vacancy as of 9/30/04 1.65% (MA 1.27%, CT 1.87% and RI 2.14%); Jurisdictional unused RA percentage as of 9/30/04 was 3.65% (MA 3.20%, CT 4.49% and RI 1.85%)
 - 2. Interim 2005 Goal: maintain jurisdictional vacancy less than 3.0%; Maintain jurisdictional percentage of unused RA below 4.72%.
 - 3. Interim 2006 Goal: maintain jurisdictional vacancy less than 3.0%; Maintain jurisdictional percentage of unused RA below 4.6%
 - 4. Interim 2007 Goal: maintain jurisdictional vacancy less than 3.0%; Maintain jurisdictional percentage of unused RA below 4.45%.
 - 5. Interim 2008 Goal: maintain jurisdictional vacancy less than 3.0%; Maintain jurisdictional percentage of unused RA below 4.3%.
 - 6. Interim 2009 Goal: maintain jurisdictional vacancy less than 3.0%; Maintain jurisdictional percentage of unused RA below 4.15%
 - ii. *Target:* 2010 – MFH unit vacancy is less than 5% of our total portfolio, and the number of unused Rental Assistance units in active Rental Assistance Agreements in our portfolio is no greater than 4% for three consecutive months, or greater than 1 unused RA unit in an individual project for three consecutive months.
- i. Each Area Office in our jurisdiction will market the SHTA program and develop at least one SHTA Pre-Development Grant and at least one of the Pre-Development Grants will develop into an operating SHTA program in each of the states in our jurisdiction.**
- i. *Baseline:* 2003 -- There are no SHTA Pre-Development Grants and no operating SHTA grants in our jurisdiction.
 - 1. Interim 2004 Accomplishment: 1 Pre-Development Grant approved CT.
 - 2. Interim 2005 Goal: 1 Pre-Development SHTA Grant approved
 - 3. Interim 2006 Goal: 1 Pre-Development SHTA Grant approved
 - 4. Interim 2007 Goal: 1 Pre-Development SHTA Grant approved
 - 5. Interim 2008 Goal: 1 SHTA Grant approved
 - 6. Interim 2009 Goal: 1 SHTA grant approved
 - ii. *Target:* 2010 – A minimum of one (1) SHTA operating grantee in each state within our jurisdiction during the goal period.

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Objective 2.2 - Develop community infrastructure

1. Performance Measures

a. Provide rural residents with access to new and/or improved essential community facilities.

- i. *Baseline:* 2003 -- Access to new or improved community facilities provided to 2.8 million rural residents as a result of funding during the fiscal year.
 - 1. Interim 2004 Accomplishment: 1.8 million
 - 2. Interim 2005 Goal: 750,000*
 - 3. Interim 2006 Goal: 750,000
 - 4. Interim 2007 Goal: 750,000
 - 5. Interim 2008 Goal: 750,000
 - 6. Interim 2009 Goal: 750,000
- ii. *Target:* 2010 -- Access to new or improved community facilities will be provided to 750,000 rural residents as a result of funding provided in the fiscal year.

b. Provide rural residents with access to modern utilities.

- i. *Baseline:* 2003 – 31,646 residential users benefited from water/sewer facilities receiving financing.
 - 1. Interim 2004 Accomplishment: not available*
 - 2. Interim 2005 Goal: 15,000**
 - 3. Interim 2006 Goal: 15,000
 - 4. Interim 2007 Goal: 15,000
 - 5. Interim 2008 Goal: 15,000
 - 6. Interim 2009 Goal: 15,000
- ii. *Target:* 2010 – 15,000 residential users will benefit from water/sewer facilities receiving financing.

**CPA/BRIO test report still in development, ** Eligible areas to be reduced by 30% to 75%.*

c. Serve as catalyst in identifying sources of assistance for rural communities.

- i. *Baseline:* 2003 -- Leveraged other funds, including regular loan or grants from Rural Development programs, with funds for Rural Development-supported communities at the rate of 30%.
 - 1. Interim 2004 Accomplishment: 30%*
 - 2. Interim 2005 Goal: 30%
 - 3. Interim 2006 Goal: 30%
 - 4. Interim 2007 Goal: 30%
 - 5. Interim 2008 Goal: 30%
 - 6. Interim 2009 Goal: 30%
- ii. *Target:* 2010 -- Leveraged funds from other sources, including regular loan or grant fund from Rural Development programs, with funds for Rural Development-supported communities at the rate of 30%.

**estimated. CF is 41%, but W&W not available, BRIO program still in testing and was not available.*

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Management Strategies (MS)

MS 1 - Improve the visibility and availability of Rural Development programs

1. Performance Measures

a. Ensure outreach to all potential program recipients.

- i. *Baseline:* 2003 -- No program or state marketing plans developed.
 - 1. Interim 2004 Accomplishment: State Communications Plan Developed.
 - 2. Interim 2005 Goal: Tri-State Communications Plan implemented and distributed to Area Offices.
 - 3. Interim 2006 Goal: State-specific Communications Plans developed and implemented.
 - 4. Interim 2007 Goal: Area office-specific Communications Plans developed. Additional marketing training provided to area office staff.
 - 5. Interim 2008 Goal: Area office-specific Communications Plans implemented.
 - 6. Interim 2009 Goal: Program-specific Communications Plans developed and implemented.
- ii. *Target:* 2010 -- Annual marketing plans developed for all programs and by all states.

b. Increase Rural Development program information disseminated, particularly to minorities, females, and persons with disabilities group's news media or organizations.

- i. *Baseline:* 2003 – No minority outreach tracked
- ii. Interim 2004 Accomplishment: Outreach activity database established
 - 1. Interim 2005 Goal: Outreach activity database established, requiring 5% minority Outreach
 - 2. Interim 2006 Goal: Outreach activity database established, requiring 6% minority Outreach
 - 3. Interim 2007 Goal: Outreach activity database established, requiring 7% minority Outreach
 - 4. Interim 2008 Goal: Outreach activity database established, requiring 8% minority Outreach
 - 5. Interim 2009 Goal: Outreach activity database established, requiring 9% minority Outreach
- iii. *Target:* 2010 – Outreach activity to minority groups will be increased to 10% and tracked outreach Database.

MS 2 - Increase efficiency of program and administrative management

1. Performance Measures

a. Ensure Rural Development's internal controls are effective.

- i. *Baseline:* 2003 – Two (2) SIR were conducted in accordance with the 5-year plan and all recommendations monitored until closure.
 - 1. Interim 2004 Accomplishment: 2 SIR conducted, monitored & closed
 - 2. Interim 2005 Goal: 2 SIR conducted, monitored & closed
 - 3. Interim 2006 Goal: 2 SIR conducted, monitored & closed

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4. Interim 2007 Goal: 2 SIR conducted, monitored & closed
5. Interim 2008 Goal: 2 SIR conducted, monitored & closed
6. Interim 2009 Goal: 2 SIR conducted, monitored & closed
- ii. *Target:* 2010 -- Conduct 2 SIR in accordance with the 5-year plan and all recommendations monitored until closure.

b. Ensure that adequate Internal Controls are exercised over collections

- i. *Baseline:* 2003 – Monthly and Annual reviews of the procedures for handling and safeguarding collections are conducted and remedial actions are taken to correct all deficiencies.
 1. Interim 2004 Accomplishment: Monthly/Annual conducted & closed.
 2. Interim 2005 Goal: Monthly/Annual conducted & closed.
 3. Interim 2006 Goal: Monthly/Annual conducted & closed.
 4. Interim 2007 Goal: Monthly/Annual conducted & closed.
 5. Interim 2008 Goal: Monthly/Annual conducted & closed.
 6. Interim 2009 Goal: Monthly/Annual conducted & closed.
- ii. *Target:* 2010 -- Monthly and Annual reviews of the procedures for handling and safeguarding collections are conducted and remedial actions are taken to correct all deficiencies.

c. Ensure automated systems are secure and compliant.

- i. *Baseline:* 2003 – A remedial plan is in place to correct all security deficiencies and material weaknesses identified in audit reports and independent reviews of the automated systems.
 1. Interim 2004 Accomplishment: There are no unresolved, open material security weaknesses.
 2. Interim 2005 Goal: There are no unresolved, open material security weaknesses.
 3. Interim 2006 Goal: There are no unresolved, open material security weaknesses.
 4. Interim 2007 Goal: There are no unresolved, open material security weaknesses.
 5. Interim 2008 Goal: There are no unresolved, open material security weaknesses.
 6. Interim 2009 Goal: There are no unresolved, open material security weaknesses.
- ii. *Target:* 2010 – There are no unresolved, open material security weaknesses related to the automated information security systems.

d. Ensure fiscal responsibility in the expenditure of administrative funds.

- i. *Baseline:* 2003 -- 100% compliance with the Anti-Deficiency Act.
 1. Interim 2004 Accomplishment: 100% compliance.
 2. Interim 2005 Goal: 100% compliance, Anti-Deficiency Act
 3. Interim 2006 Goal: 100% compliance, Anti-Deficiency Act
 4. Interim 2007 Goal: 100% compliance, Anti-Deficiency Act
 5. Interim 2008 Goal: 100% compliance, Anti-Deficiency Act

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6. Interim 2009 Goal: 100% compliance, Anti-Deficiency Act
 - ii. *Target:* 2010 -- 100% compliance with the Anti-Deficiency Act.
- e. Modernize the procurement program while continuing to ensure it is responsible and in compliance.**
- i. *Baseline:* 2003 -- *Baseline:* 2003 -- 50% of total dollar amount awarded to Small Business, 3% to 8(a) Businesses and 6% to Small Disadvantaged Businesses.
 1. Interim 2004 Accomplishment: 3% to 8(a) & 6% to Small Disadvantaged Businesses.
 2. Interim 2005 Goal: 3% to 8(a) Businesses & 6% to Small Disadvantaged Businesses.
 3. Interim 2006 Goal: 3% to 8(a) Businesses & 6% to Small Disadvantaged Businesses.
 4. Interim 2007 Goal: 3% to 8(a) Businesses & 6% to Small Disadvantaged Businesses.
 5. Interim 2008 Goal: 3% to 8(a) Businesses & 6% to Small Disadvantaged Businesses.
 6. Interim 2009 Goal: 3% to 8(a) Businesses & 6% to Small Disadvantaged Businesses.
 - ii. *Target:* 2010 -- 3% to 8(a) & 6% to Small Disadvantaged Businesses.
- f. Improve Civil Rights Compliance review report documentation whether common use areas are accessible to persons with disabilities.**
- i. *Baseline:* 2003 – 25 percent of CF/WWD and MFH borrowers were found to comply with accessibility requirements.
 1. Interim 2004 Accomplishment: 25 percent of CF/WWD and MFH borrowers found to comply with accessibility requirements.
 2. Interim 2005 Goal: 35 percent of CF/WWD and MFH borrowers found to comply with accessibility requirements.
 3. Interim 2006 Goal: 45 percent of CF/WWD and MFH borrowers found to comply with accessibility requirements.
 4. Interim 2007 Goal: 55 percent of CF/WWD and MFH borrowers found to comply with accessibility requirements.
 5. Interim 2008 Goal: 65 percent of CF/WWD and MFH borrowers found to comply with accessibility requirements.
 6. Interim 2009 Goal: 75 percent of CF/WWD and MFH borrowers found to comply with accessibility requirements.
 - ii. *Target:* 2010 – 85 percent of CF/WWD and MFH borrowers found to comply with accessibility requirements.
- g. Improve tracking and follow up with borrowers/grantees to ensure implementing the Civil Rights Accessibility Transition Plans.**
- i. *Baseline:* 2003 – No program or state plan developed.
 - ii. Interim 2004 Accomplishment: No program or state plan developed.
 1. Interim 2005 Goal: Development of a State Tracking program

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2. Interim 2006 Goal: Obtain 100% compliance of Area Office update of Tracking Program
3. Interim 2007 Goal: Obtain 100% compliance of Area Office update of Tracking Program
4. Interim 2008 Goal: Obtain 100% compliance of Area Office update of Tracking Program
5. Interim 2009 Goal: Obtain 100% compliance of Area Office update of Tracking Program
6. *Target:* 2010 -- Development of a State Tracking program and obtain 100% compliance of Area Office update of Tracking Program

MS 3 - Improve human capital management

1. Performance Measures

a. Encourage the use of student appointments as a recruiting tool.

- i. *Baseline:* 2003 -- 6 student appointments were made.
 1. Interim 2004 Accomplishment: 5 appointments made.
 2. Interim 2005 Goal: 3 appointments, with 1 SCEP
 3. Interim 2006 Goal: 3 appointments, with 1 SCEP
 4. Interim 2007 Goal: 3 appointments, with 1 SCEP
 5. Interim 2008 Goal: 3 appointments, with 1 SCEP
 6. Interim 2009 Goal: 3 appointments, with 1 SCEP
- ii. *Target:* 2010 -- The number of student appointments will be maintained at 3 appointments made, with 1 SCEP

b. Improve workforce diversity.

- i. *Baseline:* 2003 – 8.5 % percent of employees are Hispanic, Asian American/Pacific Islander and persons with targeted disabilities.
 1. Interim 2004 Accomplishment: 9.6 % percent of employees
 2. Interim 2005 Goal: 9.8% percent of employees
 3. Interim 2006 Goal: 10.0% percent of employees
 4. Interim 2007 Goal: 10.2% percent of employees
 5. Interim 2008 Goal: 10.4% percent of employees
 6. Interim 2009 Goal: 10.6% percent of employees
- ii. *Target:* 2010 -- Identified representation will be increased to 10.6 percent.

c. Improved Management of Staff by preparing performance plans/appraisals objectively, helps employees develop with Individual Development Planning and participates in the agency Performance Recognition.

- i. *Baseline:* 2003 – No program or state plan developed.
 1. Interim 2004 Accomplishment: Plans & IDP's completed 30 days, and Performance Recognition reports submitted quarterly.
 2. Interim 2005 Goal: Plans & IDP's completed 30 days, and Performance Recognition reports submitted quarterly.
 3. Interim 2006 Goal: Plans & IDP's completed 30 days, and Performance Recognition reports submitted quarterly.

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4. Interim 2007 Goal: Plans & IDP's completed 30 days, and Performance Recognition reports submitted quarterly.
 5. Interim 2008 Goal: Plans & IDP's completed 30 days, and Performance Recognition reports submitted quarterly.
 6. Interim 2009 Goal: Plans & IDP's completed 30 days, and Performance Recognition reports submitted quarterly.
 7. *Target:* 2010 -- Plans & IDP's completed 30 days, and Performance Recognition reports submitted quarterly.
- d. **Modernize Rural Development's training program through the use of web-based training.**
- i. *Baseline:* 2003 – Provide one web-based training opportunity.
 1. Interim 2004 Accomplishment: Provided 3 web-based training opportunities
 2. Interim 2005 Goal: Provide 6 web-based training opportunities
 3. Interim 2006 Goal: Provide 9 web-based training opportunities
 4. Interim 2007 Goal: Provide 12 web-based training opportunities
 5. Interim 2008 Goal: Provide 15 web-based training opportunities
 6. Interim 2009 Goal: Provide 18 web-based training opportunities
 - ii. *Target:* 2010 -- Provide 21 web-based training opportunities.

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Appendix Document 2

December 9, 2003

Subject: Strategic Planning For Results

To: All Rural Development Employees
Southern New England Jurisdiction

From: *David Tuttle*
State Director

The President's Management Agenda includes as one of its major components the evaluation of federal programs on the basis of performance. This evaluation, identified as Budget and Performance Integration (BPR), includes meeting the requirements of the Government Performance and Results Act (GPRA), OMB's Program Assessment Rating Tool, the Annual Performance Plan and the Rural Development Strategic Plan.

As many of you are aware, our last Strategic Plan was developed in 1997 and covered the period of FY 1998 through 2002. The National Office staff, led by the Office of Community Development, have been updating and revising the Strategic Plan to bring it into compliance with the President's Management Agenda. The "draft" Strategic Plan and timeline for finalization were reviewed with all of the Rural Development State Director's in Arlington, VA on December 2 – 4, 2003. It is expected that the states will begin the process of developing the local Strategic Plan, with a draft required by March 2004. The final State Plan is due in May 2004.

In order to initiate this I believe it is vital to get input from all levels of our staff and have formed a Planning Committee to assist me in the development of our State's Strategic Plan. Members of the Committee will be:

Bill Gouzounis, Assistant State Director
Maril E. Alsup, Public Affairs Specialist
Cara M. Rigali, ALS/Civil Rights Coordinator
Abigail Pena, ALS/ Diversity Manager
Garry Carabeau, ALS/EEOAC
Joanne Demars, ALS/EEOAC
Heather Wiley, ALS/EEOAC
Peter Laurenza, Area Director
Lyndon M. Nichols, Area Director
Thomas McGarr, Area Director
Mary E. Grasso, Area Director

Johan Strandson, Area Director
David Delisle, Area Director
Donald Colburn, Director, Rural Housing
Daniel Beaudette, Director, Community & Business
Richard Burke, Director, Program Support
Lynn Reagan, SLT
Christine Laprade, SLT
Susan Gregware, ALT
Norman St. Jean, ALS
Anne Peirce, ALS

The first meeting of this planning committee is scheduled for Thursday, December 18, 2003 and will be held in the Amherst State Office Conference room. We anticipating meeting on a monthly basis until plan completion.

The development of the State Strategic Plan will involve considerable thought and I have no doubt that all of our staff members will be involved at some point. The task of this initial Planning Committee will be to develop new Performance Measures and indicators that will allow us to better assess our impact on improving the quality of life in rural Americans.

If any employee has any thoughts or comments on this issue, please let me or the Planning Committee Members know.

Attachment

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Appendix Document 3

January 30, 2004

Subject: Strategic Planning For Results
Business Performance Integration

To: All Rural Development Employees
Southern New England Jurisdiction

From: *David Tuttle*
State Director

The National Office staff, led by the Office of Community Development, have been updating and revising the Strategic Plan to bring it into compliance with the President's Management Agenda. The President's Management Agenda includes as one of its major components the evaluation of federal programs on the basis of performance. The "draft" Strategic Plan and timeline for finalization were reviewed with all of the Rural Development State Director's in Arlington, VA on December 2 – 4, 2003. The finalization of the Rural Development Strategic Plan is planned for the week of February 2, 2004 and will be completed by a broadly based National Task force.

Here at the state level we are working in parallel with the national office by identifying our local performance measurements that can be linked back to the objectives and goals of the Strategic Plan. This was initiated on December 18, 2004 by our State Business Performance Integration Team (BPI), which consisted of twenty-one staff employees from the state and Area offices. The task of this initial Planning Committee will be to develop new Performance Measures and indicators that will allow us to better assess our impact on improving the quality of life for rural Americans.

So that all employees can understand and participate in the process, I am providing you with a summary of the initial discussions that identify: What our programs do; How programs help and How we can measure our success.

The next phase of the development of our final state Strategic plan will involve the following:

- Compile and select our important performance measures
- Link our performance measures to the National Strategic Plan Goals and Objectives.
- Establish baseline standards for our performance measures
- Initiated the process of developing our State Strategic Plan document

The second meeting of the BPI committee is scheduled for Thursday, February 19, 2004 and will be held in the Amherst State Office. The meeting will start at 9:00 AM and continue until 2:30 PM. If any employee has any thoughts or comments on this issue, please feel free to contact me, a BPI Team Leader or any of the BPI Committee Members listed as follows:.

Bill Gouzounis, BPI Team Leader
Maril E. Alsup, BPI Team Leader
Cara M. Rigali, BPI Team Leader
Abigail Pena, ALS/ Diversity Manager
Garry Carabeau, ALS/EEOAC
Joanne Demars, ALS/EEOAC
Heather Wiley, ALS/EEOAC
Peter Laurenza, Area Director
Lyndon M. Nichols, Area Director
Thomas McGarr, Area Director
Mary E. Grasso, Area Director

Johan Strandson, Area Director
David Delisle, Area Director
Donald Colburn, Director, Rural Housing
Daniel Beaudette, Director, Community & Business
Richard Burke, Director, Program Support
Lynn Reagan, SLT
Christine Laprade, SLT
Susan Gregware, ALT
Norman St. Jean, ALS
Anne Peirce, ALS

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Appendix Document 4

Summary of Programs

RURAL HOUSING SERVICE

Single-Family Housing

- [Rural Housing Guaranteed Loan](#)
- [Rural Housing Direct Loan](#)
- [Housing Repair & Rehabilitation Loan](#)
- [Housing Repair & Rehabilitation Grant](#)
- [Self-Help Technical Assistance Grant](#)
- [Mutual Self-Help Loans](#)
- [Rural Housing Site Loans](#)
- [Individual Water & Waste Grants](#)
- [Housing Application Packaging Grants](#)
- [Homes for Sale](#)

Multi-Family Housing [top](#)

- [Farm Labor Housing Loans and Grants](#)
- [Rural Rental Housing](#)
- [Housing Preservation Grant](#)
- [Guaranteed Rental Housing](#)
- [Rental Assistance Program](#)

Community Programs

- [Direct Community Facilities Loan](#)
- [Guaranteed Community Facility Loans](#)
- [Community Facility Grants](#)

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Summary of Programs

RURAL BUSINESS & COOPERATIVE SERVICE

Summary of Programs

RURAL BUSINESS & COOPERATIVE SERVICE

Rural Business Programs

[Business and Industry Guaranteed Loans \(B&I Guar.\)](#)

[Intermediary Relending Program \(IRP\)](#)

[Rural Business Enterprise Grants \(RBEG\)](#)

[Rural Business Opportunity Grants \(RBOG\)](#)

[Rural Economic Development Loans \(REDL\)](#)

[Rural Economic Development Grants \(REDG\)](#)

Cooperative Programs

[Rural Cooperative Development Grant Program](#)

[National Sheep Industry Improvement Center](#)

[Appropriate Technology Transfer To Rural Areas](#)

[Research on Rural Cooperative Opportunities and Problems Program](#)

[Value-Added Producer Grants](#)

[Cooperative Development Assistance](#)

[Technical Assistance](#)

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WATER AND WASTE PROGRAMS

[Water and Waste Disposal Loans](#)

[Water and Waste Disposal Grants](#)

[Technical Assistance and Training Grants](#)

[Solid Waste Management Grants](#)

[Emergency Community Water Assistance Grants](#)

[Rural Water Circuit Rider Technical Assistance](#)

TELECOMMUNICATION PROGRAMS

[Rural Telephone Bank](#)

[Distance Learning and Telemedicine](#)

[Broadband Pilot Program](#)

[Weather Radio Grant Program](#)

ELECTRIC PROGRAMS

[Rural Electrification Loans](#)

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Rural Business Services

Appendix Document 4

1. Programs:

- a. Business Programs
 - i. Business and Industry Guaranteed Loans (B&I)
 - ii. Intermediary Relending Program Loans (IRP)
 - iii. Rural Business Enterprise Grants
 - iv. Rural Business Opportunity Grants
 - v. Renewable Energy Grants
 - vi. Rural Cooperative Development Grants
 - vii. Rural Economic Development Loans (REDL)*
 - viii. Rural Economic Development Grants (REDG)*
- b. Cooperative Development Programs
 - i. Rural Cooperative Development Grants
 - ii. Value Added Grant Program
 - iii. The Appropriate Technology Transfer for Rural Areas Program (AFTRA)*

*Program not administered in SNE jurisdiction

2. What we do:

- | | |
|---|---|
| a. Make loans | iii. Monitor compliance with terms and conditions |
| b. Award grants | iv. Provide ongoing technical assistance (RBEG) |
| c. Provide loan guarantees to lenders | |
| d. Provide technical assistance | f. Assist in community planning |
| e. Service loan/grant/guarantee portfolio | g. Compliance Reviews |
| i. Develop workout plans | h. Monitor for environmental impact |
| ii. Monitor financial condition of borrower/grantee | i. Monitor for civil rights impact |

3. How do our programs help:

- a. Assist in the creation of more successful small businesses
- b. Maintain current jobs in rural communities
- c. Create new jobs in rural communities
- d. Provide funding for working capital
- e. Provide funding for feasibility studies
- f. Provide capital through intermediary lenders at reduced rates
- g. Assist in the creation and support of rural infrastructure
- h. Use and promote the use of alternative energy
- i. Facilitate the development of cooperative businesses
- j. Assist in the development of economic prosperity
- k. Provide capital for finding new uses for agriculture by-products
- l. Provide capital for finding new markets for agriculture products
- m. Provide technical assistance
- n. Help prevent outward migration from rural communities
- o. Assist in the balanced and responsible growth of rural communities
- p. Support emerging businesses
- q. Provide secure economic growth for rural communities

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- r. Provide training to rural communities and businesses
 - i. develop business plans
- s. Provide a source of capital which allows development of successful rural businesses without the burden of repayment
- t. Provide support to the lending community

4. What is bad about our programs:

- a. Through the definition of rural area we are creating urban sprawl
- b. Possible negative impact on existing very small businesses
- c. Moody's
 - i. RD needs to improve expertise with this program
 - ii. Provides another layer of bureaucracy
 - iii. Misuse of valuable RD staff time
 - iv. No current correlation between Moody's and loss rate
 - v. Redundant process – lenders are already doing this
- d. Lenders don't like Guarantee Loan programs for small loans
 - i. Need to improve process
 - ii. Lenders will utilize other funding sources for small business loans such as SBA
- e. RBI eligible area website is not user friendly
- f. Creation of the eligible area website has made marketing and outreach visits more difficult in that you can not easily identify eligible areas.
- g. Competing on National level for some program funds
- h. Financial limitations of programs – on a per project basis.
- i. Lack of consistence in program criteria and interpretation of regulations
- j. Burdensome process to borrower/grantee which can discourage repeat business

5. What is good about our programs:

- a. Funding has been sufficient
- b. Not expensive programs to run
- c. Program guarantees provide less risk to lenders who in turn provide lower interest rates to program borrowers
- d. Loan terms from lenders are negotiable
- e. Environmental awareness
- f. Civil rights awareness

6. How can we measure the impact of our programs:

- a. Reduced unemployment rate
- b. Number of jobs created
- c. Number of jobs saved
- d. Number of businesses created
- e. Change in community population
- f. Change in median household income
- g. Increase/decrease in community tax base
- h. Increase/decrease in tax rate
- i. Municipal spending
- j. Number or types of community services offered
- k. Increase in area business profitability
- l. Number of minorities migrating into rural areas
- m. Increase in farm revenue through VAPG or integration of processing facility
- n. Number of businesses and entrepreneurs assisted

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Appendix Document 4

1. What does RUS do?

- a. Provides Water & Waste loans, grants and guarantees
- b. Provides Solid Waste Management Grants
 - provides technical assistance
 - helps reduce pollution
- c. Provides telecommunications programs
 - improves service
- d. Provides broadband programs
 - provides internet access/cable access
- e. Provides DLT grants, loans and guarantees
 - obtains equipment to “move” data to remote sites
 - assists medical “communications”/access
- f. Provides electric programs
- g. Services loans and grants
- h. Provides outreach: counseling for towns and non-profits
- i. Provides technical assistance
 - review/advise engineering & architecture for applying communities
 - access to our capital

2. How do RUS programs help?

- a. Provides clean water
- b. Provides sanitary sewer systems
- c. Increases water flow for fire emergencies
- d. Increases housing opportunities by creating connections
- e. Keeps environment clean
- f. Reduces rates
- g. Leverages state funds
- h. Creates jobs for contractors and others
- i. Monitors and promotes compliance with federal Civil Rights laws
- j. Subsequent flow of applications (creates word-of-mouth marketing of RD programs)
- k. Servicing creates better databases of users, costs, etc.
- l. Telecommunication programs provide cable and internet access to low-income and/or rural residents (those neglected by private, for-profits)
- m. DLT provides access to information, keeps/creates contacts between rural residents and good doctors/teachers
- n. Phasing of projects helps stretch funds
- o. SWM Grants helps educate rural residents of the benefits of solid waste reduction/recycling, etc.

3. Drawbacks of RUS programs

- a. Servicing is time consuming and cumbersome
- b. Limited funding - projects are expensive thus take many years/phases to complete.
- c. More phases = more paperwork
- d. Eligibility restrictions
- e. No guarantee of funding availability for subsequent years/phases
- f. Changes in census data make once eligible communities ineligible
- g. Limited staffing
- h. State programs are sometimes more attractive than RD's
- i. State organizations are sometimes not cooperative (MA)
- j. Requirement of unavailable information (i.e. self-evaluations)
- k. Guaranteed programs are too niche oriented/limited use

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- l. Can be too politically motivated
 - m. Cumbersome automated programs
 - n. Employees need education (training) on: DLT programs, W&W programs, SWMG's,
 - o. Telecommunication/Broadband programs are not as "needed" in the S.N.E. jurisdiction as they may be in other parts of the country.
 - p. SWMG's are under-utilized and administered by National Office
 - q. DLT program guidelines are restrictive and the State Office does not control applications or funds.
- 4. How can RD measure the success of our programs?**
- a. Track number of overall rural residents served
 - b. Monitor money saved by users
 - c. Gauge the difference of rates for our customers vs. rates of non-customers
 - d. Measure health improvements
 - e. Measure fire protection rates
 - f. Measure familiarity with the "RD brand"
 - g. Track Title V impact/improvements
 - h. Quantity of potable water
 - i. Pollution/wildlife figures (before and after RD involvement)
 - j. Number of jobs created
 - k. Number of water connections per project/ per dollars spent

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Appendix Document 4

What does RHS do?

502 Direct:

- 1) Provide Affordable Housing
- 2) Provide Homeownership Opportunities
- 3) Service Loans
- 4) Provide Borrower Education and Assistance
- 5) Partner with Local Banks and Lenders
- 6) Partner with other Federal and State Agencies
- 7) Use Home Funds
- 8) RHLPS
- 9) Provide pride and sense of community to homeowners
- 10) Help improve financial situation
- 11) Provide and build equity
- 12) Help with self improvement
- 13) Provide Technical assistance

502 GRH:

- 1) No Down Payment
- 2) No PMI
- 3) Help local lenders
- 4) Provide affordable housing
- 5) No servicing by RD office
- 6) Benefits moderate income families

504 Grants and Loans:

- 1) Help most needy elderly and low income families
- 2) Improve living standards
- 3) Improve quality of life
- 4) Keep people and families in homes
- 5) Improve financial situation
- 6) Increase Pride in Home
- 7) Maintain property values in neighborhood

How do these programs improve quality of life, communities and individuals?

502 Direct:

- 1) Borrower Follow-ups
- 2) Number of partnerships formed
- 3) Match Per to Per successful Homeowners to new Borrowers
- 4) Outreach

502 GRH:

- 1) Homeowners pay real estate taxes
- 2) Improve living standards for homeowners
- 3) Help local economy
- 4) Provides a stable home for children
- 5) Benefits local lenders, by increasing lending limits
- 6) Help banks provide more services to customers and increase customer base
- 7) Create and maintain Jobs
- 8) Lenders help promote the program
- 9) 100% financing
- 10) Lower interest rates for borrowers

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Appendix Document 4

504 Grants and Loans:

- 1) Jobs for local economy
- 2) Increase property values
- 3) Keep people safe
- 4) Lower demand on local housing authority

How can you gauge successes?

- 1) Satisfaction surveys
- 2) Outreach/marketing
- 3) Measure demand for housing
- 4) Gauge impact over time on local economy
- 5) Did families move from high crime, low MCAS areas to better towns?
- 6) How do community leaders view us?
- 7) Survey of borrowers
- 8) How much money spent and number of home purchased
- 9) # of low income people served
- 10) # delinquencies for first time homeowners
- 11) # of Graduations
- 12) # of applications rejected/withdrawn that came back and filed a successful application
- 13) # of loan and people served
- 14) Are we helping towns increase affordable housing %
- 15) # of loss claims
- 16) Survey of Lenders
- 17) Survey income level before homeownership and after a couple years
- 18) # of minority / women homeowners
- 19) amount of taxes paid to towns
- 20) # of living units created
- 21) Did we reduce the burden on local public housing?

504 Grants and Loans:

- 1) How much spent
- 2) Number of people served
- 3) Number of jobs
- 4) \$ per job